

Information to identify the case:

Debtor 1 **Carl Clemens Mauch 3rd**
First Name Middle Name Last Name
Debtor 2 **Gayle Ann Golumbeski**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6738**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-1220**
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-11622-KHK**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carl Clemens Mauch 3rd
aka Carl C. Mauch, aka Carl C. Mauch III, aka
Carl Mauch

Gayle Ann Golumbeski
aka Gayle Golumbeski

August 30, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Carl Clemens Mauch, 3rd
 Gayle Ann Golumbeski
 Debtors

Case No. 17-11622-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: chandlerk
 Form ID: 318

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db +Carl Clemens Mauch, 3rd, 205 Orchard Avenue, Altoona, PA 16602-4044
 jdb +Gayle Ann Golumbeski, 157B Waterloo Street, Warrenton, VA 20186-2707
 13892414 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 1220 Old Alpharetta Rd S,
 Alpharetta, GA 30005-0000)
 13892411 +Amer. Collect. Enterprise Inc, 205 S Whiting St Ste 500, Alexandria, VA 22304-3632
 13892412 +Amer. Collect. Enterprise Inc, PO Box 30096, Alexandria, VA 22310-8096
 13892416 +Americas, 8356 Meetze Road, Warrenton, VA 20187-4339
 13892418 +Austin Realty Mgmt., P.O. Box 3413, Warrenton, VA 20188-8013
 13892422 +BMW Bank Of North Amer., 2735 E Parleys Way, Salt Lake City, UT 84109-1666
 13892420 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 13892440 +Burton J. Haynes, Esq., Burton J. Haynes, P.C., 9273 Old Keene Mill Road,
 Burke, VA 22015-4202
 13892430 +CBE Group, Attn: Bankruptcy, PO Box 900, Waterloo, IA 50704-0900
 13892426 +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13892444 +Carl C. Mauch, Jr., 205 Orchard Avenue, Altoona, PA 16602-4044
 13892432 +Comcast Communication, P.O. Box 3005, Southeastern, PA 19398-3005
 13892435 +Dominion Electric, P.O. Box 26666, Richmond, VA 23261-6666
 13892437 First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104-0000
 13892439 +Gastroenterology Assoc., 7915 Lake Manassas Dr. #302, Gainesville, VA 20155-3260
 13892443 KBMO Diagnostics, c/o Transworld Systems, 500 Virginia Drive #514, Horsham, PA 19044-0000
 13892446 +Mid Am B&T Credit Card, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 13892447 +Mid Am B&T Credit Card, PO Box 68, Ralla, MO 65402-0068
 13892450 +NPAS, Inc., P.O. Box 99400, Louisville, KY 40269-0400
 13892453 Phylissa & Roland Serrano, 8669 Old Dumfries Road, Catlett, VA 20119-1943
 13892457 +U.S. Attorney for E.D. Va., 2100 Jamieson Ave., Alexandria, VA 22314-5702
 13892458 +U.S. Attorney for W.D. Penn., Suite 200 - Penn Traffic Bldg., 319 Washington Street,
 Johnstown, PA 15901-1624
 13892459 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
 13892460 +Water & Sanitation Auth., 7172 Kennedy Road, Warrenton, VA 20187-3907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: AISACG.COM Aug 31 2017 02:08:00 Capital One Auto Finance, a division of Capital On,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016,
 UNITED STATES 75016-5028
 13892415 EDI: HNDACOM Aug 31 2017 02:08:00 American Honda Finance, PO Box 168088,
 Irving, TX 75016-0000
 13892413 +EDI: AMEREXPR.COM Aug 31 2017 02:08:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 13892417 +EDI: AMEREXPR.COM Aug 31 2017 02:08:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 13892419 EDI: BANKAMER.COM Aug 31 2017 02:08:00 Bank Of America, PO Box 982238,
 El Paso, TX 79998-0000
 13892421 +EDI: BANKAMER.COM Aug 31 2017 02:08:00 Bank Of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 13892429 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 31 2017 02:20:12 CBE Group,
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 13892431 EDI: CITICORP.COM Aug 31 2017 02:08:00 CitiBank Home Depot, P.O. Box 20483,
 Kansas City, MO 64195-0000
 13892423 +EDI: CAPITALONE.COM Aug 31 2017 02:08:00 Capital One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3438
 13892424 +EDI: CAPITALONE.COM Aug 31 2017 02:08:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13892425 +EDI: CAPONEAUTO.COM Aug 31 2017 02:08:00 Capital One Auto Finance, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 13901247 +EDI: AISACG.COM Aug 31 2017 02:08:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 165028, Irving, TX 75016-5028
 13892428 +EDI: MERRICKBANK.COM Aug 31 2017 02:08:00 Cardworks/CW Nexus, Attn: Bankruptcy,
 PO Box 9201, Old Bethpage, NY 11804-9001
 13892427 +EDI: MERRICKBANK.COM Aug 31 2017 02:08:00 Cardworks/CW Nexus, Po Box 9201,
 Old Bethpage, NY 11804-9001
 13892434 +EDI: RCSFNBMARIN.COM Aug 31 2017 02:08:00 Credit One Bank NA, PO Box 98873,
 Las Vegas, NV 89193-8873
 13892433 +EDI: RCSFNBMARIN.COM Aug 31 2017 02:08:00 Credit One Bank NA, PO Box 98875,
 Las Vegas, NV 89193-8875
 13892436 +EDI: AMINFOFP.COM Aug 31 2017 02:08:00 First Premier, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4824
 13892438 +EDI: AMINFOFP.COM Aug 31 2017 02:08:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13892441 +E-mail/Text: BANKRUPTCY@INOV.ARG Aug 31 2017 02:19:54 Inova Health System,
 8110 Gatehouse Road, Falls Church, VA 22042-1217

District/off: 0422-9

User: chandlerk
Form ID: 318

Page 2 of 2
Total Noticed: 54

Date Rcvd: Aug 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13892442 EDI: IRS.COM Aug 31 2017 02:08:00 Internal Revenue Service, Centralized Insolvency Oper.,
PO Box 7346, Philadelphia, PA 19101-7346
13892445 +EDI: MERRICKBANK.COM Aug 31 2017 02:08:00 Merrick Bank, Cardworks/CW Nexus,
Attn: Bankruptcy - PO Box 9201, Old Bethpage, NY 11804-9001
13892448 +EDI: MID8.COM Aug 31 2017 02:08:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
13892449 +EDI: MID8.COM Aug 31 2017 02:08:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
San Diego, CA 92193-9069
13892451 EDI: PRA.COM Aug 31 2017 02:08:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-0000
13892452 EDI: PRA.COM Aug 31 2017 02:08:00 Portfolio Recovery, Po Box 41067,
Norfolk, VA 23541-0000
13892454 +EDI: STF1.COM Aug 31 2017 02:08:00 Suntrust Bank, PO Box 85052, Richmond, VA 23285-5052
13892455 +EDI: STF1.COM Aug 31 2017 02:08:00 Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
13892456 +EDI: STF1.COM Aug 31 2017 02:08:00 Suntrust Bank, Attn: Bankruptcy Dept,
PO Box 85092 MC VA-WMRK-7952, Richmond, VA 23285-5092

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

David E. Lynn on behalf of Joint Debtor Gayle Ann Golumbeski davidlynn@verizon.net,
ecfnotices@verizon.net
David E. Lynn on behalf of Debtor Carl Clemens Mauch, 3rd davidlynn@verizon.net,
ecfnotices@verizon.net
Kevin R. McCarthy krm@mccarthywhite.com,
nolte@mccarthywhite.com;adminassistant@mccarthywhite.com;DC07@ecfcbis.com

TOTAL: 3